

Rich E. Blanchard
Managing Director, RICH Home Loans LLC
NMLS: 492461
1550 Wewatta St., 2nd Floor Denver, CO 80202

Office: 720.619.9900
Mobile: 303.328.7047
richblanchard@richhomeloans.com
View My Website

UPDATE: Bonds Steady Overnight, Then Slightly Stronger at CME Open

It's a slow day in terms of data and events. In fact, there are no significant economic reports and no major events during the crux of market hours. **Yellen** gives a talk at the Ford School of Public Policy tonight at 4:10pm, which is probably the only event on the calendar with market movement potential. Even then, no one is really sure exactly what the Ford School's "Policy Talk Series" is, and it likely won't be a venue for Yellen to offer significant monetary or economic insights.

The **biggest source** of market movement (for bonds, anyway) so far today has simply been the 8:20am CME Open. This isn't all that uncommon on Monday mornings--especially in the absence of economic data or market-moving headlines. The phenomenon is easy enough to see in the following chart.



In the slightly bigger picture, stocks, bonds, and other metrics are all trading a fairly narrow range since late March. This speaks to the general consolidation of the risk-on/risk-off trade (click the link for a primer). In other words, markets look like they aren't sure of the next move. The week may end up being dominated by stock market volatility as **another earnings** season kicks off with several big banks set to report over the next few days.

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

Pricing as of: 11/10 5:59PM EST

Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00
Freddie Mac			
30YR Fixed	7.18%	+0.97	0.00
15YR Fixed	6.57%	+1.10	0.00
Mortgage Bankers Assoc.			
30YR Fixed	7.30%	+0.18	0.75
15YR Fixed	6.76%	+0.33	0.98
30YR FHA	7.02%	+0.24	1.07
30YR Jumbo	7.20%	+0.05	0.48
7/6 SOFR	6.29%	+0.19	1.00

Rates as of: 11/10

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